

U.S. Small Business Administration



In Touch

With the Pittsburgh District Office

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U.S. Small Business Administration
Pittsburgh District Office – Serves 27
counties in western Pennsylvania

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For More Information:

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, and Guam.
- SBA Answer Desk: 1-800 U ASK SBA
- SBA Home Page: www.sba.gov
- Your rights to regulatory fairness:
1-800- REG-FAIR

*All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis*

District Director's Message:

The 1st quarter for fiscal year 2006 is over. I have been here one year. The holidays are over and we are back to work.

The big news for Pittsburgh District office is that we finished number one in Region III (Delaware, Maryland, Philadelphia, Virginia, Washington DC, & West Virginia) for FY2005. I would like to thank the lenders and resource partners for helping us reach this goal. Thank you!!!

The big topic during this first quarter has been focused on the disaster recovery in the Gulf Coast region due to Hurricane Katrina and Rita. In early November, I went down to New Orleans for a SBA conference. I had lived in the Gulf Coast region for a number of years and knew it well.

As we were preparing for landing you could see the famous "FEMA Blue" roofs (blue tarps to keep water out). Landing in New Orleans was like being in one of the Twilight Zone TV shows. The only plane I saw was the one I landed in.

The driver taking me to my hotel took me through the area that was away from the French Quarter. I have never seen so many homes empty and lifeless. You did not see any humans, stray dogs, or cats. In fact, you hardly saw any birds in this area. You knew that life was once there due to the markings on the houses on what they found when the search and rescue teams went through. At night from my room at the hotel, you could see the lights of the French Quarter, but beyond total blackness.

I was personally impacted by Hurricane Katrina. My aunt drowned in her home near Waveland, Mississippi. I attended her funeral when I was there. This area was ground zero for the hurricane. This area looked like a war zone. My one cousin lost his business, but picked up and moved forward. His biggest issue is finding employees.

All I heard from the people is that they had lived through hurricanes Betsy and Camille and figure Hurricane Katrina couldn't be worse than that. Now, they state that they will never take Mother Nature for granted again.

The people along the Gulf Coast are rebuilding. Please do not forget them because it will take years to redevelop the area.

Please help us have another successful year in helping small businesses.

Quality Circle 2006

11th ANNUAL QUALITY CIRCLE 2006

Small Business Lending Conference Seven Springs Mountain Resort March 16 & 17, 2006

Once again, the Western PA Association of SBA Guaranteed Lenders (WPASGL) welcomes all lenders and resource partners to return to the mountains for Quality Circle 2006! This year's Quality Circle will be held at Seven Springs Mountain Resort on Thursday & Friday, March 16 & 17, 2006.

QC2006 is the premier small business lending conference in Pennsylvania and possibly the entire Northeast. Quality Circle 2005 drew over 300 lenders and resource partners from around the region, and this year's program is expected to be better than ever. In today's economy, knowledge of SBA's loan programs and other credit risk mitigation tools are more important than ever, and Quality Circle has been designed to provide intensive training to both new and seasoned SBA lenders in a fun atmosphere.

This year's program will bring back some old favorites from past years and also offer a number of new seminars and discussion topics as well. The Quality Circle offers programs of interest to both novice and experienced SBA lenders and also includes numerous programs of interest to our nonlending resource partners and service providers as well.

For new SBA lenders and resource partners, our popular introductory session entitled *SBA Lending 101* has now been split into two parts, covering the basic eligibility and underwriting parameters of SBA lending programs in *101*, and focusing on program delivery methods like PLP Lending, SBA Express and Caplines and new policy changes in *102*. Other planned SBA lending related breakout sessions and discussion topics include classes devoted to those new to the SBA lending process, a series of classes dedicated to successfully utilizing the SBA 504 program, an expanded session focusing on understanding SBA documentation, and a refresher course on understanding SBA's short term working capital programs.

The conference will also expand its breadth of program offerings again this year to include topics of general interest to commercial lenders and resource partners, including *Construction Lending & Monitoring Construction Projects*,

Recent Changes to Bankruptcy Laws, Lending to Distressed Industries, Emerging Forms of Business Ownership, Hazard & Life Insurance Workshop, SBA's Non-Financing Programs and SBDC Specialty Programs.

This year's event will also bring back the popular Resource Fair for SBA and traditional lending resources and vendors to discuss their products and services available to conference participants during Thursday's luncheon program. The WPASGL will again host the now famous (or infamous!)



lenders' party in the Matterhorn Lounge along with a Casino Night in the neighboring Alpine Room on Thursday evening for all Quality Circle attendees, featuring live entertainment.

Please join us for two days of training, education, interaction, networking, and FUN in the mountains! Seven Springs Mountain Resort is known as one of the best ski resorts in Pennsylvania, offering comfortable accommodations, and a myriad of recreational opportunities.

Overnight accommodations can be made by contacting the resort at (800) 452-2223 (**Please be sure to indicate that you are with the Guaranteed Lenders' conference**). Due to the limited number of rooms available during the ski season, **PLEASE MAKE YOUR ROOM RESERVATIONS ASAP; DON'T WAIT OR YOU MAY MISS OUT! Rooms will only be guaranteed until February 23rd.** Lodging rates for conference attendees are as follows: **\$100.00 per person, per night, single occupancy; \$75.00 per person, per night, double occupancy.** Please note that a \$75.00 deposit is required per room to guarantee your reservation. Overflow accommodations may be made by contacting the Days Inn Donegal at (724) 593-7536, the Days Inn Somerset at (814) 445-9200, or the Log Cabin Motel in Donegal at (724) 593-8200.

Casual dress is suggested and don't forget to attend the conference opening reception and Annual WPASGL membership meeting on the evening of Wednesday, March 15th preceeding the conference!



SBA

Certification Update.....

The U.S. Small Business Administration Pittsburgh District Office hopes you will join us in welcoming our two new additions to the 8(a) portfolio, Advantus Engineers, Alicia Avick, President, 555 N. Bell Avenue, Carnegie, PA 15106 and Interservers Technology, Inc., Duane Wells, President, 18 Terminal Way, Suite 400, Pittsburgh, PA 15219. Advantus Engineers specializes in “engineering services” and ITI specializes in “information technology”.

The 8(a) Program is SBA’s effort to promote equal access for socially and economically disadvantaged individuals to participate in the business sector of the nation’s economy. The program is a nine year business development program. We currently have 70 companies in our portfolio providing a vast array of services ranging from engineering, construction, janitorial, IT, trucking, claims processing, health management, metal supplies, etc.

The Small Business Administration recently unveiled a new electronic online application that would make it easier, faster, and less expensive for small firms to apply for 8(a) Business Development and Small Disadvantaged Business (SDB) certification directly from SBA’s web site. The web site is www.sba.gov and can be found under the section entitled “Hot Items”.

You can also apply for the HUBZone certification electronically at www.sba.gov/hubzone.

We have a certification workshop the last Wednesday of every month. For more information, please contact Barbara Fisher, Lead Business Development Specialist, at (412) 395-6560 Ext. 119 or view our training calendar at www.sba.gov/pa/pitt. **SBA**

Utilizing SCORE for Business Advice

Get free, confidential business advice from SCORE – “Counselors to America’s Small Business”. Visit www.score.org to find the nearest SCORE Chapter. SCORE members have expertise in all areas, including taxes, business planning and marketing.



Also check out SCORE’s online “Template Gallery”. It offers more than a dozen free downloadable templates to help you develop a business plan, cash flow, start-up expenses and more.

The site also offers you a free Small Business Resource Guide CD “i Edition” as seen on CNBC. Remember SCORE is anxious to help you answer your business questions, so contact them before it’s too late. **SBA**



Building A World Class Business

March 28, 2006

**Westin Convention Center
Pittsburgh, Pennsylvania**

You are an entrepreneur. A risk taker. A leader.

In fact, the only thing you follow is your instincts. You see challenges as footholds from which to climb higher. You are creative, conscientious and courageous. These are the qualities that have brought you to where you are today.

Now it’s time to reach higher and take your business or career to the next level. To help you, Seton Hill University’s National Education Center for Women in Business is hosting its **9th Annual Business Conference & Networking Event “This Way Up: Building a World-Class Business”**.

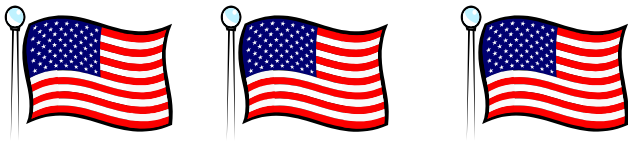
Learn how to develop best practices for your own business from the nation’s top leading professionals. Session topics will include: Positive workplace environments; Sustainable organizational practices; Maximized employee retention and productivity; Successful financial management strategies; Remarkable customer service practices for repeat business; and Developing and delivering quality products and services.

For more information and registration details visit: www.e-magnify.com. **SBA**

SMALL BUSINESS WEEK 2006

This year's National Small Business Week celebration will take place in Washington, D.C. on April 12-13, 2006. The two day conference will focus on small business accomplishments. More than 100 outstanding small business owners from around the country will be honored in our Nation's Capital during this time.

The Pittsburgh District office will have it's local recognition of the 2006 Small Business Person of the Year, Small Business Advocates and Young Entrepreneur during our annual luncheon which is planned for May 17, 2006 at the Westin Convention Center in Downtown Pittsburgh. Please mark your calendar so that you can join us in honoring and congratulating these successful entrepreneurs and small business advocates. Visit our website at www.sba.gov/pa/pitt for up-dated information. **SBA**



VETERANS BUSINESS OUTREACH CENTER OPENS

The Massey Center for Business Innovation and Development at Robert Morris University houses the Veterans Business Outreach Center (VBOC). The VBOC provides focused business support and ongoing entrepreneurial education. It is the fifth VBOC in the United States and is funded in part through a cooperative agreement with the U.S. Small Business Administration.

The VBOC is a one-stop business assistance resource that aids veteran small business owners, entrepreneurs and self-employed members of the Reserves and National Guard to start, manage and grow successful small businesses. An overarching goal of the VBOC is to empower veterans as entrepreneurs to become a positive economic development force. The VBOC offers a full range of programs and services that provide core assistance to veteran and service-disabled veteran small business owners, entrepreneurs, as well as self-employed members of the Reserves and National Guard.

The VBOC is located at Robert Morris University, Massey Center for Business Innovation and Development, 600 Fifth Avenue, Pittsburgh, PA 15219.

For more information contact Richard G. Portis, Coordinator, Veterans Business Outreach Center, 412-227-6811, portis@rmu.edu or Danyael Clark, Project Manager, 412-227-4069, clarkd@rmu.edu. **SBA**

VBOC Offers Training for Veteran Entrepreneurs

The VBOC will be starting a new workshop series titled "Achieve the Dream Business Workshops" for veteran entrepreneurs starting March 3, 2006. The workshops will be held every other Friday from 10:00 to 2:30 at the Veterans Leadership Program, 2417 East Carson Street, Pittsburgh, PA 15203. For more information or to register, contact Danyael Clark @ 412-227-4069 or clarkd@rmu.edu

RURAL SUMMIT CONFERENCE A SUCCESS

The Rural Summit "Creating Opportunities for Rural Pennsylvania" held on October 25-26, 2005 at the Seven Springs Conference Center was a huge success.

The 200 conference attendees interacted with public officials, agency officials, associations, corporations and developers to develop strategies and policy recommendations for the future of rural Pennsylvania to be submitted to the Office of the Governor and the United States Department of Agriculture, Rural Development

Topics discussed were housing; education; health; infrastructure; community economic development and environmental resources.



In attendance were Mark Drabenstott, Cassandra McConnell and Carl Knoblock